

VIRGINIA CO BANK

	CPP Disbursement Date 06/12/2009	Cert 58147	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$107	\$117	9.4%		
Loans	\$92	\$99	8.3%		
Construction & development	\$13	\$11	-12.6%		
Closed-end 1-4 family residential	\$13	\$14	5.9%		
Home equity	\$14	\$14	2.0%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-9.6%		
Commercial & Industrial	\$13	\$15	16.5%		
Commercial real estate	\$35	\$40	13.7%		
Unused commitments	\$19	\$23	24.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$9	\$12	33.7%		
Cash & balances due	\$2	\$1	-55.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$93	\$103	10.5%		
Deposits	\$82	\$89	7.7%		
Total other borrowings	\$10	\$14	32.4%		
FHLB advances	\$6	\$10	65.7%		
Equity					
Equity capital at quarter end	\$14	\$14	1.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	11.9%	--		
Tier 1 risk based capital ratio	14.1%	12.8%	--		
Total risk based capital ratio	15.3%	14.1%	--		
Return on equity ¹	0.8%	3.9%	--		
Return on assets ¹	0.1%	0.5%	--		
Net interest margin ¹	3.4%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	238.7%	393.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	600.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.0%	1.0%	0.0%	0.0%	--
Home equity	0.9%	0.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.4%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.2%	0.6%	0.0%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.6%	0.3%	0.0%	0.0%	--